

Information to identify the case:

Debtor 1	<u>Manuel Gonzalez–Novo JR</u>	Social Security number or ITIN	xxx–xx–1882
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Elizabeth L Gonzalez–Novo</u>	Social Security number or ITIN	xxx–xx–5148
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 12–36595–JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Manuel Gonzalez–Novo JR

Elizabeth L Gonzalez–Novo

4/9/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Manuel Gonzalez-Novo, JR
 Elizabeth L Gonzalez-Novo
 Debtors

Case No. 12-36595-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Apr 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2018.
 db/jdb

cr	+Manuel Gonzalez-Novo, JR, Elizabeth L Gonzalez-Novo, 575 Royal Dr., Vineland, NJ 08360-2413
516258173	+Bank of America, N.A., Stern Laventhal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516258172	+BCAT2014-9TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603, BCAT2014-9TT 29603-0826
513590766	+BCAT2014-9TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
513476156	Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
513507651	Bill Me Later, Po Box 2394, Omaha, NE 68103-2394
513476171	+JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191, Phoenix, AZ 85004-1071
513476173	+Medical Practice Mgt Assoc, C/O Daniel Hoffman, Esquire, 713 East Landis Avenue, Vineland, NJ 08360-8005
515317641	Southern Regional Pathology, Po Box 754, Millville, NJ 08332-0754
515317642	WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTIANA TRUST,, solely as Trustee for BCAT 2014-10TT, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619
	WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTIANA TRUST,, solely as Trustee for BCAT 2014-10TT, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619, WILMINGTON SAVINGS FUND SOCIETY, FSB

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2018 23:27:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 09 2018 23:27:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513476153	+EDI: GMACFS.COM Apr 10 2018 02:58:00 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
513545747	EDI: GMACFS.COM Apr 10 2018 02:58:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
513603541	EDI: AIS.COM Apr 10 2018 02:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
513476154	+EDI: BANKAMER.COM Apr 10 2018 02:58:00 Bank Of America, 450 American St #SV416, Simi Valley, CA 93065-6285
513476155	+EDI: TSYS2.COM Apr 10 2018 02:58:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
513476157	+EDI: CAPITALONE.COM Apr 10 2018 02:58:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
513476158	+EDI: CAPITALONE.COM Apr 10 2018 02:58:00 Capital One Bank, Po Box 30281, Salt Lake City, CT 84130-0281
513479533	+E-mail/Text: bankruptcy@caavps.com Apr 09 2018 23:28:00 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
513476159	+EDI: CAUT.COM Apr 10 2018 02:58:00 Chase, Po Box 901076, Fort Worth, TX 76101-2076
513476160	+E-mail/Text: equiles@philapark.org Apr 09 2018 23:28:36 City Of Philadelphia, Parking Violations Branch, Po Box 41819, Philidelphia, PA 19101-1819
513476161	EDI: RCSFNBMARIN.COM Apr 10 2018 02:58:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
513476162	+EDI: RCSDELL.COM Apr 10 2018 02:58:00 Dell Computer/Web Bank, PO Box 81577, Austin, TX 78708-1577
513678910	+EDI: CBS7AVE Apr 10 2018 02:58:00 Ginny's, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
513476163	E-mail/Text: bankruptcy.bnc@ditech.com Apr 09 2018 23:27:25 Green Tree Servicing, Po Box 6172, Rapid City, SD 57709-6172
513487630	+EDI: RMSC.COM Apr 10 2018 02:58:00 Green Tree Servicing LLC, 7360 S. Kyrene Rd. T-120, Tempe, AZ 85283-8432
513476166	EDI: HFC.COM Apr 10 2018 02:58:00 HSBC Card Services, Po Box 88000, Baltimore, MD 21288-0001
513476164	+EDI: CITICORP.COM Apr 10 2018 02:58:00 Home Depot/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
513476165	+EDI: HFC.COM Apr 10 2018 02:58:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
513476170	+EDI: IRS.COM Apr 10 2018 02:58:00 Internal Revenue Service, 1601 Market Street, Philadelphia, PA 19103-2301
513476172	+E-mail/Text: mpmal944@aol.com Apr 09 2018 23:27:43 MPMA Collections, Po Box 298, Millville, NJ 08332-0298
513693453	EDI: PRA.COM Apr 10 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
513510824	EDI: Q3G.COM Apr 10 2018 02:58:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516668851	+EDI: RMSC.COM Apr 10 2018 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Apr 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513476174 +EDI: WFFC.COM Apr 10 2018 02:58:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, CA 92799-5341

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513476168* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
513476167* Internal Revenue Service, Special Procedure Branch, PO Box 744,
Springfield, NJ 07081-0744
513476169* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Emmanuel J. Argentieri on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing
business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT
2014-9TT bk@rgalegal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor Bank of America, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Moshe Rothenberg on behalf of Debtor Manuel Gonzalez-Novo, JR mosherothenbergbkesq@gmail.com,
alyson@mosherothenberg.com
Moshe Rothenberg on behalf of Joint Debtor Elizabeth L Gonzalez-Novo
mosherothenbergbkesq@gmail.com, alyson@mosherothenberg.com

TOTAL: 8